Case 3:12-bk-30518 Doc 74 Filed 11/21/13 Entered 11/21/13 09:45:17 Desc Fst Mtg 7 IYA Page 1 of 2

B9C (Official Form 9C) (Chapter 7 Individual or Joint Debtor Asset Case) (12/12)

Case Number 3:12-bk-30518

UNITED STATES BANKRUPTCY COURT

Southern District of Ohio

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 2/9/12 and was converted to a case under chapter 7 on 11/20/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): Kenneth D Combs Gloria C Combs 3078 Felton Drive 3078 Felton Drive Beavercreek, OH 45431 Beavercreek, OH 45431 Case Number: **Case Assigned To:** Social Security / Individual Taxpayer ID / Employer Tax ID / Other 3:12-bk-30518 Lawrence S. Walter xxx-xx-5965 xxx-xx-6075 Attorney for Debtor(s) (name and address): Bankruptcy Trustee (name and address): John G Jansing James É Jasinski UAW Legal Services Plan One South Main Street 111 West First Street Suite 1590 Suite 205 Dayton, OH 45402 Dayton, OH 45402 Telephone number: 937.223.1201 Telephone number: (937) 222-6090

Meeting of Creditors

Date: December 20, 2013 Time: 02:00 PM Location: Suite 309, U.S. Bankruptcy Court, 120 West Third Street, Dayton, OH 45402

No unauthorized cellular phones, cameras, recording devices, weapons, pagers or other portable electronic devices are permitted on the court's premises.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): 3/20/14; a governmental unit must file before 180 days after the date of the Order for Relief.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 2/18/14

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors. Unless Rule 1019(2)(B) applies in a converted case.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

	For the Court: Clerk of the Bankruptcy Court: Kenneth Jordan
Hours Open: Monday – Friday 9:00 AM – 4:00 PM	Date: 11/21/13

B9C (Official Form 9C) (12/12)

Bankrupey Case court by or against the debtor(s) listed on the front side, and an order for relief has been entered. Abandomment Pursuant to L. IR. 8(007)—, the trustee may abandon properly listed on the debtor's schedules upon the roquest of any party in interest is not required for the abandomment of any property unless a party in interest, before the conclusion of the § 341 meeting, files a request for further notice of abandomment with service of such notice on the trustee, or unless further notice is ordered by the court or required by the trustee. Legal Advice The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Creditors Generally May Not Take Certain contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor, repossessing the debtor's property; starting or continuing lawauits or foreclosures; and garnshing or deducting from the debtor's wages. Under certain circumstances, the stay maining or described from the debtor's wages. Under certain circumstances, the stay maining or describer is wages. Under certain circumstances, the stay maining or describer is wages. Under certain circumstances, the stay maining or describer is wages. Under certain circumstances, the stay maining or describer is wages. Under certain circumstances, the stay maining or describer is wages. Under certain circumstances, the stay maining or describer is wages. Under certain circumstances, the stay maining or describer is wages. Under certain circumstances, the stay maining or describer is wages. Under certain circumstances, the stay maining or describer is wages. Under certain circumstances, the stay maining or describer is wages. Under certain circumstances, the stay maining or describer is wages. Under certain circumstances, the contribution of the stay of the certain circumstances. A meeting of creditors is scheduled for the debt is maining to the part of the certain		EXPLANATIONS	B9C (Official Form 9C) (12/12)	
any party in interest or upon the trustee's determination that there is no equity in the property for the benefit of unsecured creditors and other deridiors and other parties in interest is not required for the abandonment of any property unless a party in interest, before the conclusion of the \$341 meeting, files a request for further notice of abandonment with service of such notice on the trustee, or unless further notice is ordered by the court or required by the instee. Legal Advice The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Creditors Generally Prohibited collection actions are listed in Bankruptcy Code \$ 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawavins or forecisoures; days or not exist at all, although the debtor care request the court to extend or impose a stay. Meeting of Creditors A meeting of creditors is scheduled for the date, time and location listed on the front side. The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and conclusion at a later date without further notice. Claims A Port of Claim is a singed statement describing a creditor's claim. A Proof of Claim in five at no tertogetical to do so. The meeting may be continued and conclusion at a later date without further notice. Claims and the United States Courts Web site: http://www.upscourts.gov/froms.anl/Eges-froms.BankruptcyForms.anps.gov at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim may surrender important nonmonetary rights, includ	Filing of Chapter 7 Bankruptcy Case			
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Refer to Other Side for Important Deadlines and Notices	Creditor with a Foreign Address	* * * *	any questions regarding your rights in this	
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